

United States Bankruptcy Court  
Western District of New York

In re:  
Kim M. Garbo  
Debtor

Case No. 21-11053-CLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0209-1  
Date Rcvd: Jul 11, 2022

User: admin  
Form ID: pdftrust

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:**

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419
21882708	+ Niagara Frontier Volleyball, 425 Meyer Road, Buffalo, NY 14224-1954
21882710	+ Security Credit Systems, Inc., 100 River Rock Drive Suite 200, Buffalo, NY 14207-2163
21882711	+ Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
21882714	+ X-Cell Laboratories of WNY, Inc., PO Box 8000 Dept. 586, Buffalo, NY 14267-0002

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpregion02.bu.ecf@usdoj.gov	Jul 11 2022 18:28:00	Office of the U.S. Trustee, 300 Pearl Street, Suite 401, Olympic Towers, Buffalo, NY 14202-2523
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jul 11 2022 18:27:13	Synchrony Bank c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bkcollect@summitfcu.org	Jul 11 2022 18:28:00	The Summit Federal Credit Union, 100 Marina Drive, Rochester, NY 14626
21882705	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 11 2022 18:28:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
21882702	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 11 2022 18:27:15	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
21882704	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2022 18:37:27	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
21891392	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2022 18:37:33	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
21882707	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2022 18:37:30	Macys/fdsb, Attn: Bankruptcy, 7 West Seventh Street, Cincinnati, OH 45202
21890380	Email/Text: bnc-quantum@quantum3group.com	Jul 11 2022 18:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
21882703	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 11 2022 18:27:10	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
21890891	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 11 2022 18:28:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
21882706	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 11 2022 18:28:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
21882709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 11 2022 18:37:27	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
21894286	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 11 2022 18:27:15	Portfolio Recovery Associates, LLC, POB 41067,

			Norfolk VA 23541
21882839	+ Email/PDF: rmscedi@recoverycorp.com	Jul 11 2022 18:37:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21882712	Email/Text: bkcollect@summitfcu.org	Jul 11 2022 18:28:00	Summit Federal Credit Union, Attn: Bankruptcy Dept, 100 Marina Dr, Rochester, NY 14626
21888145	Email/Text: bkcollect@summitfcu.org	Jul 11 2022 18:28:00	The Summit Federal Credit Union, 100 Marina Drive, Rochester, New York 14626
21882713	+ Email/Text: bncmail@w-legal.com	Jul 11 2022 18:28:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com
Joseph G Frazier	trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com
Joseph G. Frazier	on behalf of Trustee Joseph G Frazier jfrazierlaw@aol.com
Joseph W. Allen, 11	USTPRegion02.bu.ecf@usdoj.gov Joseph.W.Allen@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

Robert H. Jackson U.S. Courthouse  
2 Niagara Square  
Buffalo, NY 14202  
[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

In re **Kim M. Garbo**

Case No.: **21-11053 CLB**

Chapter: **7**

SSN/Tax ID: **xxx-xx-9253**

Debtor(s)

**NOTICE OF TRUSTEE'S SUMMARY OF FINAL REPORT AND ACCOUNT, HEARING ON APPLICATIONS FOR  
COMPENSATION AND HEARING ON SUBSTANTIVE CONSOLIDATION (if applicable)**

TO THE DEBTOR(S), CREDITORS AND PARTIES IN INTEREST:

The United States Trustee Form 101-7-NFR: The Notice of Trustee's Final Report and Applications for Compensation is attached. Notice is hereby given that there will be a hearing regarding the Trustee's report held before the Honorable **Carl L. Bucki**, United States Bankruptcy Judge on:

**DATE/TIME/LOCATION OF HEARING**

**August 8, 2022 at 10:00 AM**

**Robert H. Jackson United States Courthouse  
2 Niagara Square  
5th Floor - Orleans Courtroom  
Buffalo, NY 14202**

for the purpose (as appropriate) of examining and passing on the attached report(s) and account(s), acting on applications for compensation, and to transact such other business as may properly come before said hearing.

You are invited but not required to attend this hearing and be heard on this proposal. Creditors may be heard before the Court makes its decisions on these applications. The Court will also entertain any opposition creditors may have to the trustee's summary of the final report and account and the matter concerning substantive consolidation (if applicable).

☐ (If box is checked): The trustee moves for substantive consolidation. When estates are consolidated, the assets of the debtor and the assets of the joint debtor are treated as one pool of assets, to be shared in by all creditors even if a creditor is owed money only by the only one of the debtors. Therefore, you may be affected positively or negatively. An overall advantage of consolidation is that it avoids disputes over the actual ownership of marital assets; the costs of such disputes could reduce the amounts available to all creditors.

☒ (If box is checked:) The debtor(s) has been discharged.

Dated: July 11, 2022

Lisa Bertino Beaser  
Clerk of Court

Rev. 10/18

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

In Re:	§	
	§	
Kim M. Garbo	§	Case No. 21-11053
	§	
Debtor	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH G. FRAZIER, TR, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, U.S. Bankruptcy Court  
Western District of New York  
Robert H. Jackson US Courthouse  
2 Niagara Square  
Buffalo, NY 14202

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/24/2022

By: /s/ Joseph G. Frazier

Trustee

*Joseph G. Frazier, TR  
280 East Ave  
Lockport, NY 14094*

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF NEW YORK**  
**BUFFALO DIVISION**

In Re:	§	
	§	
Kim M. Garbo	§	Case No. 21-11053
	§	
Debtor	§	

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	3,902.33
and approved disbursements of	\$	0.00
leaving a balance on hand of <sup>1</sup>	\$	3,902.33

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joseph G. Frazier	\$ 975.58	\$ 0.00	\$ 975.58
Trustee Expenses: Joseph G. Frazier	\$ 2.16	\$ 0.00	\$ 2.16
Attorney for Trustee Fees: Joseph G Frazier	\$ 175.00	\$ 0.00	\$ 175.00

Total to be paid for chapter 7 administrative expenses	\$	1,152.74
Remaining Balance	\$	2,749.59

Applications for prior chapter fees and administrative expenses have been filed as follows:

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$22,615.44 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	Department Stores National Bank	\$ 511.00	\$ 0.00	\$ 62.13
3	Kohl's	\$ 1,438.16	\$ 0.00	\$ 174.85
4	Citibank, N.A.	\$ 4,854.05	\$ 0.00	\$ 590.16
5	Portfolio Recovery Associates, Llc	\$ 5,724.24	\$ 0.00	\$ 695.95
6	Portfolio Recovery Associates, Llc	\$ 10,087.99	\$ 0.00	\$ 1,226.50

Total to be paid to timely general unsecured creditors \$ 2,749.59

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Joseph G. Frazier

Trustee

*Joseph G. Frazier, TR*  
*280 East Ave*  
*Lockport, NY 14094*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.